Case 19-22919-GLT Doc 25 Filed 08/23/19 Entered 08/24/19 00:46:02 Desc Imaged

	Certificate of	Notice Page 1 of 6	
Information to i	dentify the case:	reads rags I si s	
Debtor 1 Debtor 2 (Spouse, if filing)	Sean P. Melvin	Social Security number or ITIN xxx-xx-2400	
	First Name Middle Name Last Name	EIN	
	Heather S. Melvin	Social Security number or ITIN xxx-xx-6228	
	First Name Middle Name Last Name	EIN	
United States Bank	ruptcy Court WESTERN DISTRICT OF PENNSYL	Date case filed for chapter 13 7/23/19	
Case number: 19	-22919-GLT		

Official Form 3091

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

4	Debtor's full name	About Debtor 1: Sean P. Melvin	About Debtor 2: Heather S. Melvin
<u> </u>	Debior's full flame	Seatt F. Metvill	Heather S. Mervin
2.	All other names used in the last 8 years		
3.	Address	25 Cypress Dr. Carnegie, PA 15106	25 Cypress Dr. Carnegie, PA 15106
4.	Debtor's attorney Name and address	Julie Frazee Steidl 707 Grant Street Suite 2830 Gulf Building. Pittsburgh, PA 15219	Contact phone 412-391-8000
			Email: julie.steidl@steidl-steinberg.com
5.	Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412–471–5566
			Email: cmecf@chapter13trusteewdpa.com
6.	Bankruptcy clerk's office		Hours open:
	Documents in this case may be filed at this address.	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.
	You may inspect all records filed in		1.00p.m. End Omod. 0.00d.m. 4.00p.m.
	this case at this office or online at www.pacer.gov.		Contact phone 412–644–2700
	<u></u>		Date: 8/21/19

For more information, see page 2

Case 19-22919-GLT Doc 25 Filed 08/23/19 Entered 08/24/19 00:46:02 Desc Imaged Certificate of Notice Page 2 of 6

Debtor Sean P. Melvin and Heather S. Melvin

Case number 19-22919-GLT

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint	September 23, 2019 at 09:00 AM	Location: 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219
case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	
8. Deadlines The bankruptcy clerk's office must receive these documents and any	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 11/22/19
required filing fee by the following deadlines.	You must file: • a motion if you assert that the debtors are not entitled to receive under U.S.C. § 1328(f), or	a discharge
	 a complaint if you want to have a particular debt excepted from ounder 11 U.S.C. § 523(a)(2) or (4). 	discharge
	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 10/1/19
	Deadline for governmental units to file a proof of claim:	Filing deadline: 1/21/20
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be proof of claim even if your claim is listed in the schedules that the descured creditors retain rights in their collateral regardless of wheth claim submits the creditor to the jurisdiction of the bankruptcy court example, a secured creditor who files a proof of claim may surrending to a jury trial.	paid on your claim. To be paid, you must file a lebtor filed. her they file a proof of claim. Filing a proof of , with consequences a lawyer can explain. For
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
9. Filing of plan	The debtor has filed a plan. The plan is enclosed. The hearing on confirm 9/23/19 at 09:00 AM, Location: 3251 U.S. Steel Tower, 600 Grant	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, extend the deadline in this notice. Consult an attorney familiar with questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts belo according to a plan. A plan is not effective unless the court confirms plan and appear at the confirmation hearing. A copy of the plan, if reflection the confirmation hearing is not indicated on this notice, you will be adebtor will remain in possession of the property and may continue to court orders otherwise.	s it. You may object to confirmation of the not enclosed, will be sent to you later, and if sent notice of the confirmation hearing. The
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exto creditors, even if the case is converted to chapter 7. Debtors mus You may inspect that list at the bankruptcy clerk's office or online at does not authorize an exemption that debtors claimed, you may file	st file a list of property claimed as exempt. t <u>www.pacer.gov</u> . If you believe that the law
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debt However, unless the court orders otherwise, the debts will not be di are made. A discharge means that creditors may never try to collec as provided in the plan. If you want to have a particular debt except 523(a)(2) or (4), you must file a complaint and pay the filing fee in the you believe that the debtors are not entitled to a discharge of any of must file a motion. The bankruptcy clerk's office must receive the ole exemptions in line 8.	ischarged until all payments under the plan to the debt from the debtors personally except teed from discharge under 11 U.S.C. § the bankruptcy clerk's office by the deadline. If f their debts under 11 U.S.C. § 1328(f), you

Case 19-22919-GLT Doc 25 Filed 08/23/19 Entered 08/24/19 00:46:02 Desc Imaged

Certificate of Notice Page 3 of 6
United States Bankruptcy Court
Western District of Pennsylvania

In re: Sean P. Melvin Heather S. Melvin Debtors

Case No. 19-22919-GLT Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2 User: bsil Page 1 of 4 Date Rcvd: Aug 21, 2019 Form ID: 309I Total Noticed: 86

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 23, 2019.				
db/jdb aty	+Sean P. Melvin, Heather S. Melvin, 25 Cypress Dr., Carnegie, PA 15106-1309 +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541			
aty	+Keri P. Ebeck, Bernstein-Burkley, 707 Grant Street, Suite 2200 Gulf Tower, Pittsburgh, PA 15219-1945			
tr	+Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702			
15092159 15092160	+Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250 +American Recovery Service Inc., 555 St. Charles Drive, Suite 100, Thousand Oaks, CA 91360-3983			
15092186	+Collection Service Center, Inc., Pob 560, New Kensington, PA 15068-0560			
15092192	+Creditech/Cbalv, 50 North 7th St, Bangor, PA 18013-1791			
15092193	+Creditech/Cbalv, Attn:Collections, Po Box 99, Bangor, PA 18013-0099			
15092197	+Deptartment Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040-8999			
15092194	+Deptartment Store National Bank/Macy's, Po Box 8218, Mason, OH 45040-8218			
15092216	+JJHPortfolio Debt Equities, LLC, 5757 Phantom Dr Ste 225, Hazelwood, MO 63042-2429			
15102865	+JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853			
15092211	+Jared/Comenity Bank, PO BOx 182789, Columbus, OH 43218-2789			
15092217	+Lauren Gothe, 737 Penn Avenue, New Brighton, PA 15066-1342			
15092232	+Midland Funding, 320 E Big Beaver Rd Ste, Troy, MI 48083-1271			
15092242 15092244	+Pnc Bank, Po Box 3180, Pittsburgh, PA 15230-3180 +Pnc Bank, Atn: Bankruptcy Department, Po Box 94982: Ms: Br-Yb58-01-5, Cleveland, OH 44101-4982			
15092266	Toyota Financial Services, 111 W 22nd St, Oakbrook, IL 60521			
15092269	+US Heart & Vascular PC, c/o Credit Management Inc., 681 Anderson Drive #6, Pittsburgh, PA 15220-2766			
15092271	+Visa Dept Store National Bank/Macy's, Po Box 8218, Mason, OH 45040-8218			
15092272	+Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053			
Notice by elec	tronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.			
aty	E-mail/Text: julie.steidl@steidl-steinberg.com Aug 22 2019 03:00:59 Julie Frazee Steidl,			
	707 Grant Street Suite 2830, Gulf Building, Pittsburgh, PA 15219			
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 22 2019 03:01:51 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,			
	Harrisburg, PA 17128-0946			
ust	+E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Aug 22 2019 03:01:59			
	Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,			
	Pittsburgh, PA 15222-3721			
cr	+E-mail/Text: kburkley@bernsteinlaw.com Aug 22 2019 03:02:41 Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower,			
	Pittsburgh, PA 15219-1945			
cr	+EDI: PRA.COM Aug 22 2019 07:23:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021			
15092162	+EDI: AMEREXPR.COM Aug 22 2019 07:24:00 Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540			
15092161	+EDI: AMEREXPR.COM Aug 22 2019 07:24:00 Amex, P.o. Box 981537, El Paso, TX 79998-1537			
15092163	EDI: BANKAMER.COM Aug 22 2019 07:24:00 Bank Of America, Po Box 982238, El Paso, TX 79998			
15092166	+EDI: TSYS2.COM Aug 22 2019 07:24:00 Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801			
15092164	+EDI: TSYS2.COM Aug 22 2019 07:24:00 Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803			
15092174	E-mail/Text: bankruptcy@cavps.com Aug 22 2019 03:02:22 Cavalry Portfolio Services, Po Box 27288, Tempe, AZ 85285			
15092183	E-mail/Text: bankrupt@choicerecovery.com Aug 22 2019 03:01:03 Choice Recovery, 1550 Old Henderson Road, Columbus, OH 43220			
15092184	E-mail/Text: bankrupt@choicerecovery.com Aug 22 2019 03:01:03 Choice Recovery, 1550 Old Henderson Road, Suite 100, Columbus, OH 43220			
15092185	E-mail/Text: bankrupt@choicerecovery.com Aug 22 2019 03:01:03 Choice Recovery, Attn: Bankruptcy, 1550 Old Henderson Rd, Ste 100, Columbus, OH 43220			
15092168	+EDI: CAPITALONE.COM Aug 22 2019 07:24:00 Capital One, Po Box 30281, Salt Lake City, UT 84130-0281			
15092170	+EDI: CAPITALONE.COM Aug 22 2019 07:24:00 Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285			
15099584	EDI: CAPITALONE.COM Aug 22 2019 07:24:00 Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083			
15092175	+E-mail/Text: bankruptcy@cavps.com Aug 22 2019 03:02:21 Cavalry Portfolio Services, Attn: Bankruptcy Department, 500 Summit Lake Ste 400, Valhalla, NY 10595-2322			
15092172	+E-mail/Text: bankruptcy@cavps.com Aug 22 2019 03:02:21 Cavalry Portfolio Services, 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2322			

Case 19-22919-GLT Doc 25 Filed 08/23/19 Entered 08/24/19 00:46:02 Desc Imaged Certificate of Notice Page 4 of 6

District/off: 0315-2 User: bsil Page 2 of 4 Date Rcvd: Aug 21, 2019 Form ID: 3091 Total Noticed: 86

```
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)
15099441
                 +E-mail/Text: bankruptcy@cavps.com Aug 22 2019 03:02:22
                                                                                  Cavalry SPV I, LLC,
                  500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
                +EDI: CHASE.COM Aug 22 2019 07:24:00
15092180
                                                             Chase Card Services,
                                                                                      Attn: Bankruptcy, Po Box 15298,
                  Wilmington, DE 19850-5298
                +EDI: CHASE.COM Aug 22 2019 07:24:00
15092176
                                                             Chase Card Services,
                                                                                      P.o. Box 15298,
                Wilmington, DE 19850-5298
+E-mail/Text: bankruptcy@firstenergycorp.com Aug 22 2019 03:02:06
15092188
                  Collection Service Center, Inc., Attn: Bankruptcy,
                                                                              839 5th Ave.,
                  New Kensington, PA 15068-6303
                +EDI: WFNNB.COM Aug 22 2019 07:24:00
15092190
                                                             Comenity Bank/Buckle,
                                                                                       Po Box 182789,
                  Columbus, OH 43218-2789
15092191
                +EDI: WFNNB.COM Aug 22 2019 07:24:00
                                                             Comenity Bank/Buckle, Attn: Bankruptcy,
                  Po Box 182125,
                                    Columbus, OH 43218-2125
                 EDI: DISCOVER.COM Aug 22 2019 07:24:00
15092200
                                                                 Discover Financial,
                                                                                        Pob 15316,
                  Wilmington, DE 19850
                 EDI: DISCOVER.COM Aug 22 2019 07:24:00
15096767
                                                                 Discover Bank,
                                                                                 Discover Products Inc.
                  PO Box 3025,
                                  New Albany, OH 43054-3025
                +EDI: DISCOVER.COM Aug 22 2019 07:24:00
15092201
                                                                 Discover Financial,
                                                                                        Po Box 3025,
                  New Albany, OH 43054-3025
                +EDI: BLUESTEM Aug 22 2019 07:25:00
Saint Cloud, MN 56395-1250
15092203
                                                            Fingerhut,
                                                                         Attn: Bankruptcy, Po Box 1250,
15092202
                +EDI: BLUESTEM Aug 22 2019 07:25:00
                                                            Fingerhut,
                                                                          6250 Ridgewood Road,
                  Saint Cloud, MN 56303-0820
15092204
                 EDI: BLUESTEM Aug 22 2019 07:25:00
                                                            Fingerhut/Webbank,
                                                                                   6250 Ridgewood Road,
                  Saint Cloud, MN 56303-0820
                +EDI: CITICORP.COM Aug 22 2019 07:24:00
Sioux Falls, SD 57117-6497
+EDI: IIC9.COM Aug 22 2019 07:25:00
15092205
                                                                Home Depot. P.O. Box 6497.
15092206
                                                            I C System Inc, Po Box 64378,
                  Saint Paul, MN 55164-0378
15092208
                +EDI: IIC9.COM Aug 22 2019 07:25:00
                                                            I C System Inc, Attn: Bankruptcy, Po Box 64378,
                 St Paul, MN 55164-0378
EDI: IRS.COM Aug 22 2019 07:24:00
15092210
                                                           Internal Revenue Service, PO Box 7346,
                  Philadelphia, PA 19101-7346
                 EDI: JEFFERSONCAP.COM Aug 22 2019 18:43:00
15092212
                                                                     Jefferson Capital Systems, LLC,
                                                                                                          16 Mcleland Rd,
                  Saint Cloud, MN 56303
                 EDI: JEFFERSONCAP.COM Aug 22 2019 18:43:00
15092214
                                                                     Jefferson Capital Systems, LLC,
                                                                                                          Po Box 1999.
                 Saint Cloud, MN 56302
EDI: RESURGENT.COM Aug 22 2019 07:24:00
15097350
                                                                  LVNV Funding, LLC, Resurgent Capital Services,
                                   Greenville, SC 29603-0587
                  PO Box 10587,
15092223
                +EDI: RESURGENT.COM Aug 22 2019 07:24:00
                                                                  LVNV Funding/Resurgent Capital, Attn: Bankruptcy,
                  Po Box 10497,
                                   Greenville, SC 29603-0497
                +EDI: RESURGENT.COM Aug 22 2019 07:24:00
15092219
                                                                  LVNV Funding/Resurgent Capital,
                                                                                                       Po Box 1269,
                  Greenville, SC 29602-1269
15092218
                +E-mail/Text: bk@lendingclub.com Aug 22 2019 03:02:27
                                                                                LendingClub,
                  71 Stevenson Street, Suite 300, San Francisco, CA 94105-2985
                 E-mail/Text: camanagement@mtb.com Aug 22 2019 03:01:22
15092227
                                                                                  M&T Credit Services,
                1 Fountain Plz Fl 4, Buffalo, NY 14203
+EDI: MID8.COM Aug 22 2019 07:24:00 Mic
San Diego, CA 92108-2709
15092228
                                                            Midland Funding,
                                                                                 2365 Northside Dr Ste 30,
                +EDI: MID8.COM Aug 22 2019 07:24:00
15092235
                                                            Midland Funding,
                                                                                 2365 Northside Dr Ste 300,
                  San Diego, CA 92108-2709
                 EDI: PRA.COM Aug 22 2019 07:23:00
15092249
                                                           Portfolio Recovery,
                                                                                 120 Corporate Blvd Ste 1,
                 Norfolk, VA 23502
EDI: PRA.COM Aug 22 2019 07:23:00
15092246
                                                           Portfolio Recovery,
                                                                                 120 Corporate Blvd Ste 100,
                 Norfolk, VA 23502
EDI: PRA.COM Aug 22 2019 07:23:00
                                                           Portfolio Recovery,
15092253
                                                                                   Attn: Bankruptcy,
                120 Corporate Blvd, Norfold, VF
+EDI: PRA.COM Aug 22 2019 07:23:00
                                         Norfold, VA 23502
15092251
                                                           Portfolio Recovery,
                                                                                   Po Box 41021,
                 Norfolk, VA 23541-1021
EDI: RMSC.COM Aug 22 2019 18:43:00
15092259
                                                            SYNCB/Care Credit,
                                                                                   PO Box 965036,
                  Orlando, FL 32896-5036
                 EDI: RMSC.COM Aug 22 2019 18:43:00
                                                                            PO Box 965036,
15092260
                                                            SYNCB/Lowe's,
                                                                                                Orlando, FL 32896-5036
15092261
                 EDI: RMSC.COM Aug 22 2019 18:43:00
                                                            SYNCB/Sam's Club, PO Box 965036,
                 Orlando, FL 32896-5036
EDI: RMSC.COM Aug 22 2019 18:43:00
15092262
                                                            SYNCB/Value City Furniture, PO Box 965036,
                 Orlando, FL 32896-5036
EDI: RMSC.COM Aug 22 2019 18:43:00
15092263
                                                                              PO Box 965036,
                                                            SYNCB/Walmart,
                                                                                                 Orlando, FL 32896-5036
                +E-mail/Text: jennifer.chacon@spservicing.com Aug 22 2019 03:02:48
15092256
                  Select Portfolio Servicing, Inc, Po Box 65250,
                                                                         Salt Lake City, UT 84165-0250
                +E-mail/Text: jennifer.chacon@spservicing.com Aug 22 2019 03:02:48
15092257
                  Select Portfolio Servicing, Inc,
                                                        Attn: Bankruptcy,
                                                                              Po Box 65250,
                  Salt Lake City, UT 84165-0250
                 E-mail/Text: PFS.Analyst@stclair.org Aug 22 2019 03:02:30
15092258
                                                                                     St. Clair Hospital,
                  1000 Bower Hill Road, Pittsburgh, PA 15243-1899
                +EDI: RMSC.COM Aug 22 2019 18:43:00 S
PO Box 41021, Norfolk, VA 23541-1021
+EDI: RMSC.COM Aug 22 2019 18:43:00 S
                                                            Synchrony Bank, \, c/o of PRA Receivables Management, LLC,
15092578
15092265
                                                            Synchrony Bank/Walmart, Attn: Bankruptcy Dept,
                  Po Box 965060, Orlando, FL 32896-5060
```

Case 19-22919-GLT Doc 25 Filed 08/23/19 Entered 08/24/19 00:46:02 Desc Imaged Certificate of Notice Page 5 of 6

Page 3 of 4

User: bsil

District/off: 0315-2

```
Form ID: 309I
                                                                                Total Noticed: 86
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)
15092264
                     +EDI: RMSC.COM Aug 22 2019 18:43:00
                                                                           Synchrony Bank/Walmart, Po Box 965024,
                      Orlando, FL 32896-5024
15092267
                     EDI: TFSR.COM Aug 22 2019 07:23:00
                                                                           Toyota Financial Services, Attn: Bankruptcy Dept,
                       Po Box 8026, Cedar Rapids, IA 52409
                     +E-mail/Text: media@trueaccord.com Aug 22 2019 03:02:49
15092268
                                                                                                       True Accord,
                       303 Second Street, Suite 750, South Tower, San Francisco, CA 94107-1366
EDI: VERIZONCOMB.COM Aug 22 2019 07:23:00 Verizon, 500 Technology Drive, Suite 550,
                      EDI: VERIZONCOMB.COM Aug 22 2019 07:23:00
15092270
                       Water Spring, MO 66304
                     +EDI: WFFC.COM Aug 22 2019 07:24:00
                                                                          Wells Fargo, Po Box 14517, Des Moines, IA 50306-3517
Wells Fargo Jewelry Advantage, Attn: Bankruptcy,
15092273
                     +EDI: WFFC.COM Aug 22 2019 07:24:00
15092274
                       Po Box 10438, Des Moines, IA 50306-0438
                                                                                                                               TOTAL: 64
               ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
                      Towd Point Mortgage Trust 2019-3, U.S. Bank Nation
                     +Barclays Bank Delaware, Po. Box 8803, Wilmington, DE 19899-8803
15092167*
                   +Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
++CHOICE RECOVERY INC, 1550 OLD HENDERSON ROAD, STE 100, COLUMBUS OH 43220-3662
(address filed with court: Choice Recovery, Po Box 20790, Columbus, OH 43220)
+Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
+Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15092165*
15092182*
15092169*
15092171*
                    +Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
+Cavalry Portfolio Services, 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2322
+Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298
+Chase Card Services, Po Box 15298, Wilmington, DE 19850-5298
+Chase Card Services, Po Box 15298, Wilmington, DE 19850-5298
+Chase Card Services, Po Box 15298, Wilmington, DE 19850-5298
+Collection Service Center, Inc., Pob 560, New Kensington, PA 15068-0560
+Collection Service Center, Inc., Attn: Bankruptcy, 839 5th Ave.,

New Kensington, PA 15068-6303
15092173*
15092181*
15092177*
15092178*
15092179*
15092187*
15092189*
                       New Kensington, PA 15068-6303
                     +Deptartment Store National Bank/Macy's,
                     +Deptartment Store National Bank/Macy's, Po Box 8218, Mason, OH 45040-8218

+Deptartment Store National Bank/Macy's, Po Box 8218, Mason, OH 45040-8218

+Deptartment Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard,
15092195*
15092196*
15092198*
                       Mason, OH 45040-8999
                     +Deptartment Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard,
15092199*
                      Mason, OH 45040-8999
                   +I C System Inc, Po Box 64378, Saint Paul, MN 55164-0378
+I C System Inc, Attn: Bankruptcy, Po Box 64378, St Paul, MN 55164-0378
++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999
15092207*
15092209*
15092213*
                     (address filed with court: Jefferson Capital Systems, LLC, 16 Mcleland Rd,
                       Saint Cloud, MN 56303)
15092215*
                      Jefferson Capital Systems, LLC, Po Box 1999, Saint Cloud, MN 56302
                     +LVNV Funding/Resurgent Capital,
+LVNV Funding/Resurgent Capital,
                                                                     Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15092224*
15092225*
15092226*
                     +LVNV Funding/Resurgent Capital,
                                                                     Attn: Bankruptcy,
                                                                                                Po Box 10497,
                                                                                                                       Greenville, SC 29603-0497
                    +LVNV Funding/Resurgent Capital,
                                                                     Po Box 1269, Greenville, SC 29602-1269
15092220*
                    +LVNV Funding/Resurgent Capital,
+LVNV Funding/Resurgent Capital,
                                                                     Po Box 1269, Greenville, SC 29602-1269
Po Box 1269, Greenville, SC 29602-1269
15092221*
                    +LVNV Funding/Resurgent Capital, Po Box 1269, Greenville, SC 2:
+Midland Funding, 320 E Big Beaver Rd Ste, Troy, MI 48083-1271
15092222*
15092233*
                                                                                     Troy, MI 48083-1271
15092234*
                     +Midland Funding,
                                                320 E Big Beaver Rd Ste,
15092229*
                                                                                     San Diego, CA 92108-2709
                     +Midland Funding, 2365 Northside Dr Ste 30,
15092230*
                     +Midland Funding,
                                                2365 Northside Dr Ste 30,
                                                                                       San Diego, CA 92108-2709
                     +Midland Funding, 2365 Northside Dr Ste 30,
15092231*
                                                                                       San Diego, CA 92108-2709
                    +Midland Funding, 2365 Northside Dr Ste 300,
+Midland Funding, 2365 Northside Dr Ste 300,
                                                                                       San Diego, CA 92108-2709
15092236*
                                                                                        San Diego, CA 92108-2709
15092237*
                    +Midland Funding, 2365 Northside Dr Ste 300,
+Midland Funding, 2365 Northside Dr Ste 300,
15092238*
                                                                                        San Diego, CA 92108-2709
15092239*
                    +Midland Funding,
                                                                                        San Diego, CA 92108-2709
                     +Midland Funding,
                                                                                        San Diego, CA 92108-2709
15092240*
                                               2365 Northside Dr Ste 300,
                     +Midland Funding,
                                                2365 Northside Dr Ste 300,
15092241*
                                                                                        San Diego, CA 92108-2709
                   ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067 (address filed with court: Portfolio Recovery, 120 Corporate Blvd Ste 1,
15092250*
                                                                                                                                Norfolk, VA 23502)
15092247*
                   ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
                     (address filed with court: Portfolio Recovery, 120 Corporate Blvd Ste 100,
                       Norfolk, VA 23502)
                   ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067 (address filed with court: Portfolio Recovery, 120 Corporate Blvd Ste 100,
15092248*
                       Norfolk, VA 23502)
                   ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067,
15092254*
                                                                                             NORFOLK VA 23541-1067
                     (address filed with court: Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd,
                       Norfold, VA 23502)
                   ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
15092255*
                     (address filed with court: Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd,
                       Norfold, VA 23502)
                     +Pnc Bank,
                                     Atn: Bankruptcy Department, Po Box 94982: Ms: Br-Yb58-01-5,
15092245*
                      Cleveland, OH 44101-4982
                    +Pnc Bank, Po Box 3180, Pittsburgh, PA 15230-3180
+Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021
15092243*
15092252*
```

Date Royd: Aug 21, 2019

Case 19-22919-GLT Doc 25 Filed 08/23/19 Entered 08/24/19 00:46:02 Desc Imaged Certificate of Notice Page 6 of 6

District/off: 0315-2 User: bsil Page 4 of 4 Date Rcvd: Aug 21, 2019 Form ID: 309I Total Noticed: 86

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 23, 2019 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 21, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Towd Point Mortgage Trust 2019-3, U.S. Bank National Association, as Indenture Trustee bkgroup@kmllawgroup.com

Julie Frazee Steidl on behalf of Joint Debtor Heather S. Melvin

julie.steidl@steidl-steinberg.com,

leslie.nebel@steidl-steinberg.com;abby.steidl@me.com;cgoga@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com

Julie Frazee Steidl on behalf of Debtor Sean P. Melvin julie.steidl@steidl-steinberg.com,

leslie.nebel@steidl-steinberg.com;abby.steidl@me.com;cgoga@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com

Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com, jbluemle@bernsteinlaw.com

Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour cmecf@chapter13trusteewdpa.com

TOTAL: 6